Certificate Number: 15317-PAE-DE-029461286

Bankruptcy Case Number: 12-13234



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 21, 2017, at 6:23 o'clock PM PDT, Granford Collins completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 21, 2017 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor